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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Jennifer	Lenard
		First name	First name
	Write the name that is on		E
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Capps	Brown
	license or passport	Last name	Last name
	Bring your picture		
	identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	meeting with the trustee.		
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your merried or	Middle name	Middle name
	Include your married or maiden names.		
		Last name	Last name
		First name	First name
		ACT III	NO. 1 II
		Middle name	Middle name
		Last name	Last name
_		Last Harrie	Last Hallie
3.	Only the last 4 digits of your Social	XXX - XX- 9240	XXX - XX2419
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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Debtor 1 Jennifer First Name	Capps Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	10714 S. Eggleston Ave.	If Debtor 2 lives at a different address: 10714 S. Eggleston Ave.
	Number Street	Number Street
	ChicagoIllinois60628CityStateZip Code	Chicago Illinois 60628 City State Zip Code
	Cook County	Cook County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
 6. Why you are choosing this district 	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	btor 1 Jennifer			Case number (if kno	wn)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief descript Bankruptcy (Form B2010)). Also Chapter 7 Chapter 11 Chapter 12 Chapter 13			c. § 342(b) for Individuals Filing for spriate box.
8.	How you will pay the fee	more details about how yo cashier's check, or money may pay with a credit card I need to pay the fee in in Individuals to Pay Your Fit I request that my fee be younged may, but is not request the official poverty line that	ou may pay. Typically, if you order If your attorney is or check with a pre-printe astallments. If you choose ling Fee in Installments (Owaived (You may request ired to, waive your fee, an at applies to your family sidu must fill out the Applic	ou are paying the submitting your ed address. this option, sign official Form 103, this option only d may do so only ze and you are u	the clerk's office in your local court for efee yourself, you may pay with cash, repayment on your behalf, your attorney on and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of anable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Go to line 12.	Statement About an Eviction		you want to stay in your residence? St You (Form 101A) and file it with

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Debtor 1 Jennifer Capps Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Jennifer
 Capps
 Case number (if known)

 Last Name
 Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		Yo	u must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.	✓	counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, but I do not have a inpletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, copy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. o, your case may be dismissed.
			he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not require counseling beca	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Debtor 1 Jennifer Capps Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Jennifer Capps /s/ Lenard Brown Signature of Debtor 1 Signature of Debtor 2 Executed on _ 7/22/2017 Executed on _ 7/22/2017 MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Jennifer First Name	Middle Name	Capps Last Name	Case number (if)	known)
For your attorney, if you are represented by one If you are not represented by an attorney, you do not need to file this page.	eligibility to proceed und relief available under each debtor(s) the notice requi	ler Chapter 7, 11, 12, he chapter for which the ired by 11 U.S.C. § 34 an inquiry that the integral of the int	or 13 of title 11, United ne person is eligible. I a 42(b) and, in a case in v formation in the sched Date	ave informed the debtor(s) about d States Code, and have explained the Iso certify that I have delivered to the which § 707(b)(4)(D) applies, certify that I ules filed with the petition is incorrect.
	Kashwal Kaur Printed name Semrad Law Firm Firm name 11101 S. Western Aver Street	nue		
	Chicago City Contact phone		Illinois State Email address	60643 Zip Code kkaur@semradlaw.com
	Bar number		Illinois State	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Jennifer		Capps	
	First Name	Middle Name	Last Name	
Debtor 2	Lenard	Е	Brown	
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_
Case number (If known)			(Grate)	_

Check	if t	his	is	an
amend	ed	filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	40.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$15,645.00
1c. Copy line 63, Total of all property on Schedule A/B	\$15,645.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$27,735.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule	D \$\frac{\pi_{21,100.00}}{\pi_{21}}\$
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$28,513.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$56,248.00 \$6.107.01
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$56,248.00 \$6.107.01

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Capps Debtor 1 Jennifer _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$6,005.25 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your case:		
Debtor 1	Jennifer	Capps	
	First Name Middle	Name Last Name	
Debtor 2 (Spouse, if fili	$\frac{\text{Lenard}}{\text{First Name}}$ E Middle	Brown Name Last Name	
United Cte			
United Sta	tes Bankruptcy Court for the: Northern	District of Illinois (State)	
Case num (If known)	ber		Oh aalu if Ahia in an
	I Form 106A/B		Check if this is an amended filing
Sched	dule A/B: Property		12/1
category w responsible write your	where you think it fits best. Be as complete e for supplying correct information. If more name and case number (if known). Answer	List an asset only once. If an asset fits in more the and accurate as possible. If two married people as space is needed, attach a separate sheet to this every question. and, or Other Real Estate You Own or Have	are filing together, both are equally form. On the top of any additional pages,
1. Do you	own or have any legal or equitable interes	t in any residence, building, land, or similar prope	erty?
✓	No. Go to Part 2		
	Yes. Where is the property?		
		What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put
1.1	Street address, if available, or other description	_ Single-family home	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
		Duplex or multi-unit building	Current value of the Current value of the
		Condominium or cooperative Manufactured or mobile home	entire property? portion you own?
		Land	
	Number Street	Investment property	Describe the nature of your ownership interest (such as fee simple, tenancy by
	City Chata 7in Code	Timeshare Other	the entireties, or a life estate), if known.
	City State Zip Code		
		Who has an interest in the property? Check	Check if this is community property (see instructions)
		one.	
		Debtor 1 only	
		Debtor 2 only	
		Debtor 1 and Debtor 2 only At least one of the debtors and another	
			them, such as lead
		Other information you wish to add about this i property identification number:	tem, such as local
If you	own or have more than one, list here:		
1.0		What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :
1.2	Street address, if available, or other description	 Single-family home Duplex or multi-unit building 	Creditors Who Have Claims Secured by Property.
		Condominium or cooperative	Current value of the Current value of the
		Manufactured or mobile home	entire property? portion you own?
		_ Land	
	Number Street	Investment property	Describe the nature of your ownership interest (such as fee simple, tenancy by
	City State Zip Code	_ Timeshare Other	the entireties, or a life estate), if known.
	Oity State Zip Gode		Oh a hifthis is a summit manager.
		Who has an interest in the property? Check	Check if this is community property (see instructions)
		one.	
		Debtor 1 only	
		Debtor 2 only Debtor 1 and Debtor 2 only	
		At least one of the debtors and another	

Other information you wish to add about this item, such as local property identification number:

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Debtor 1	Jennifer		Capps Case numb	oer (if known)	
	First Name	Middle Name	Last Name		
1.3 Stre	et address, if available, or o	ther description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun City	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by estate), if known.
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item	Check if this is co (see instructions)	mmunity property
			property identification number:		
	the dollar value of the pove attached for Part 1. W		r all of your entries from Part 1, including any entri here. ▶	es for pages	
o you ow ou own t	hat someone else drives. If ans, trucks, tractors, sport u	equitable interes	st in any vehicles, whether they are registered or a large also report it on Schedule G: Executory Contracts and proyocles		
✓ Ye	S				
3.1	Make Model: Year:	Ford Fusion 2014	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information: 2014 Ford Fusion	122000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$5600.00	Current value of the portion you own? \$5600.00
			Check if this is community property (see		
3.2	Make Model: Year:	Chrysler 200 2015	instructions)Who has an interest in the property? Check one.Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: nims Secured by Property.
	Approximate mileage: Other information: 2015 Chrysler 200	58000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$8025.00	Current value of the portion you own? \$8025.00
			Check if this is community property (see instructions)		

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Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	3.3 Make	Middle Name	Capps Case numb	oer (if known)		
Other information: Debtor 1 and Debtor 2 only Current value of the entire property?	Model: Year:		one.	the amount of any secu	ured claims on <i>Schedule</i>	
At least one of the debtors and another Check if this is community property (see instructions) At least one of the debtors and another	Approximate mileage:		Debtor 2 only		Current value of the	
Check if this is community property (see instructions)	Other information:		Debtor 1 and Debtor 2 only	entire property?	portion you own?	
Instructions Make			At least one of the debtors and another			
Model: Year: Approximate mileage: Other information: Debtor 1 only At least one of the debtors and another Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motor homes, ATVs and accessories Examples: Boats, trailers, motor homes, ATVs and other recreational vehicles, and another Debtor 1 only At least one of the debtors and another Check if this is community property? Check one. Debtor 1 only At least one of the debtors and another Check if this is community property (see instructions) Debtor 1 only At least one of the debtors and another Check if this is community property (see instructions)			_			
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Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Current value of the entire property? portion you own	4.1 Make Model: Year: Approximate mileage: Other information: 4.2 Make Model:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	the amount of any secucreditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu	ured claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. I ured claims on Schedula	
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instructions)	4.1 Make Model: Year: Approximate mileage: Other information: 4.2 Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secucreditors Who Have Classifications. Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classifications.	ured claims on Schedukaims Secured by Proper. Current value of the portion you own? claims or exemptions. I ured claims on Schedukaims Secured by Proper.	
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Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages	4.1 Make Model: Year: Approximate mileage: Other information: 4.2 Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any secucreditors Who Have Classifications. Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classifications.	claims or exemptions. I claims Secured by Propertion you own?	

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Debtor 1 Jennifer Capps Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Used Clothing \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1500.00 for Part 3. Write that number here

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Debtor 1 Jennifer Capps Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$20.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: PNC \$50.00 17.1. Checking account: \$450.00 17.2. Checking account: PNC 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Jennifer		Capps	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotials include personal checks, cashiers ents are those you cannot transfer lssuer name:	checks, promissory no	ites, and money orders.	
					·
21.	Retirement or pension				
	Examples: Interests in II	RA, ERISA, Keogh, 401(k), 403(b)	, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			-
		rension plan.			
		IRA:			. ———
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
					. ,
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric Co.			
		Electric:			
		Gas:	-		
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			·
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)	•
	✓ No				
	Yes	Issuer name and description:			
	— 166				
					·
					· -

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Debt	tor 1 Jennifer First Name	Capps Case number (if known) Middle Name Last Name	
24.	Interests in a	an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition progr	am.
	_	530(b)(1), 529A(b), and 529(b)(1).	
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
			
25.		able or future interests in property (other than anything listed in line 1), and rights or powers for your benefit	
	✓ No Yes. Desc	cribe	
26.		prights, trademarks, trade secrets, and other intellectual property ernet domain names, websites, proceeds from royalties and licensing agreements	
	✓ No		
	Yes. Desc	pribe	
27.	Licenses, fra	unchises, and other general intangibles	
		ilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	✓ No	nrih o	
	Yes. Desc	onde	
			0
Mor	ney or proper	rty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions
	ney or proper		portion you own?
		wed to you	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s		portion you own? Do not deduct secured
	Tax refunds on No Yes. Give s about your	wed to you specific information Federal:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on ✓ No Yes. Give s about you a and t	specific information at them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give s about you a and t	specific information at them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past	specific information at them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years It total: Local: It due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement.	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ment \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ment \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years It total: Local: rt t due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settler specific information Alimony: Maintenance: Support:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount	specific information It them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	wed to you specific information It them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information If them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Jennifer		Capps	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance Examples: Health, disab		alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	No Yes. Name the insure of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.		y of a living trust, expect	someone who has died proceeds from a life insurance police	y, or are currently entitled to receive	
33.	Claims against third p		you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims No Yes. Describe	unliquidated claims o	f every nature, including counterd	claims of the debtor and rights	
35.	Any financial assets y No Yes. Describe	rou did not already list			
36.		-	m Part 4, including any entries fo		\$520.00
Part	5: Describe Any B	usiness-Related Pro	operty You Own or Have an Ir	nterest In. List any real estate in Part	1.
37.	Do you own or have a	ny legal or equitable ir	nterest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.			p D	current value of the ortion you own? o not deduct secured claims r exemptions
38.	Accounts receivable	or commissions you al	eady earned		
	✓ No Yes. Describe	·	·		
39.			e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elect	ronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Jennifer	Capps	Case number (if known)	
ı	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equipme	nt, supplies you use in business, and tools of your	trade	
	✓ No			
	Yes. Describe			
	-	-		
41.	Inventory			
	√ No			
	Yes. Describe			
	Li resi Desembem			
		-		
42.	Interests in partnerships or jo	pint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them		<u> </u>	
12	Customer lists, mailing lists, or	r other compilations		
43.	Customer lists, maining lists, of	other compliations		
	✓ No			
	Yes. Do your lists include p	ersonally identifiable information (as defined in 11 U.S.	C. § 101(41A))?	
	— — No			
	No No			
	Yes. Describe	•		
11	Any business-related propert	v vou did not already list		
77.		y you are not arroady not		
	✓ No			
	Yes. Give specific			-
	information			-
		-		
				<u> </u>
45 A		ontring from Dout E. including only outring for no	man yayı bayın attackad	
		ur entries from Part 5, including any entries for pag		
•				
Part	t 6: Describe Any Farm- a	nd Commercial Fishing-Related Property Yo	ou Own or Have an Interest In.	
	If you own or have an interest	in farmland, list it in Part 1.		
46.	Do you own or have any legal	or equitable interest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.		C	urrent value of the
				ortion you own?
	Yes. Go to line 47.			o not deduct secured claims r exemptions
17	Farm animals		O	r oxampuons
47.	Examples: Livestock, poultry, fa	rm-raised fish		
	No No			
	Yes. Describe			

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Deb		Capps	Case number (if known)	
	First Name Middle Name L	ast Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
	Test Becombern			
49.	Farm and fishing equipment, implements, machinery, fixture	es, and tools of trade		
	No.			
	No N			
	Yes. Describe			
50.	Farm and fishing supplies, chemicals, and feed			
	✓ No			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property you did i	not already list		
	No No			
	Yes. Describe			
			Г	
	dd the dollar value of all of your entries from Part 6, including		-	
TOT P	art 6. Write that number here			
Dout	7: Describe All Property You Own or Have an Intere	est in That You Did N	let List Above	
Part			IOI LISI ADOVE	
53.	Do you have other property of any kind you did not already li Examples: Season tickets, country club membership	ist?		
	✓ No			
	Yes. Give specific information			
	inomaton			
54. A	dd the dollar value of all of your entries from Part 7. Write tha	at number here		<u> </u>
				-
	The state of the state of			
Part	8: List the Totals of Each Part of this Form			
55 I	Part 1: Total real estate, line 2		•	
00.1	are it focus focus ostato, fino 2		······································	
56. ı	part 2 total vehicles, line 5	# 40005.00		
		\$13625.00		
57. P	Part 3: Total personal and household items, line 15	\$1500.00		
58. P	Part 4: Total financial assets, line 36	\$520.00		
59. I	Part 5: Total business-related property, line 45	·	•	
	Part 6: Total farm- and fishing-related property, line 52			
61. I	Part 7: Total other property not listed, line 54			
62. -	Total personal property. Add lines 56 through 61	\$15645.00		+ \$15645.00
			Copy personal property total	
			-	¢15645.00
63 T	Total of all property on Schedule A/B. Add line 55 + line 62			\$15645.00
JJ. 1	The or an property on content of the floor in the oz			1

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Debtor 1	Jennifer		Capps	Case number (if known)	
	Civat Name a	Middle Names	Look Names		

Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items					
Do you own or have	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.			
6.2. Household good	ds and furnishings				
No					
Yes. Describe	Washer/Dryer	\$500.00			

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Fill in this information to identify your case:					
Debtor 1	Jennifer		Capps		
	First Name	Middle Name	Last Name		
Debtor 2	Lenard	E	Brown		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			(Ciaio)		

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clain	n as Exempt		
1.	Which set of exemptions are you claiming	ng? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal r	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	s. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A.	/R that you claim as e	exempt fill in the information below	
	to any property you not on conceans 7.	2 mat you orann ao o	xompt, iii iii tiio iiiiomation bolom	
	Brief description of the property and	Current value of	Amount of the exemption you claim	Specific laws that allow exemption
	line on Schedule A/B that lists this property	the portion you own	Check only one box for each exemption.	
		Copy the value from Schedule A/B		
	Brief			735 ILCS 5/12-1001(b)
	description:	\$400.00	\$400.00	
	Misc. Household Goods		100% of fair market value, up to any	_
	Line from Schedule A/B: 06		applicable statutory limit	
	Brief			735 ILCS 5/12-1001(a)
	description:	\$300.00	\$300.00	
	Misc. Used Clothing		100% of fair market value, up to any	-
	Line from Schedule A/B: 11		applicable statutory limit	
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	

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Debtor 1 Jennifer Capps Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description: Misc. Electronics	\$200.00	\$200.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	_
Brief	¢100.00	_	735 ILCS 5/12-1001(b)
description: Misc. Jewelry	\$100.00	\$100.00	
Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	_
Brief	A 00.00		735 ILCS 5/12-1001(b)
description: Cash On Hand	\$20.00	\$20.00	
Line from Schedule A/B: 16		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$5,600.00	\$0	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Ford Fusion, 2014, 2014 Ford Fusion		100% of fair market value, up to any	_
Line from Schedule A/B: 03		applicable statutory limit	
Brief description:	\$8,025.00	\$0	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Chrysler 200, 2015, 2015 Chrysler 200		100% of fair market value, up to any	_
Line from Schedule A/B: 03		applicable statutory limit	
Brief description:	\$50.00	V	735 ILCS 5/12-1001(b)
Checking account, PNC		\$50.00	<u> </u>
Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$450.00	\$450.00	735 ILCS 5/12-1001(b)
Checking account, PNC		— \$430.00	_
Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit	
Brief	\$500.00		735 ILCS 5/12-1001(b)
description: Washer/Dryer	φουυ.υυ	\$100.00	_
Line from		100% of fair market value, up to any	
Schedule A/B: 06		applicable statutory limit	

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			D	ocument rage 25 or	01		
Fill in	this infor	mation to identify your ca	ase:				
Debto	ır 1	Jennifer		Capps			
Dobto		First Name	Middle Name	Last Name			
Debto		Lenard	E	Brown			
(Spous	e, if filing)	First Name	Middle Name	Last Name			
United	d States B	ankruptcy Court for the:	Northern	District of Illinois (State)			
Case (If know	number ⁽ⁿ⁾			· · ·			
Offi	icial	Form 106D					Check if this is a amended filing
Sch	nedu	le D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/1
				le are filing together, both are equ			
more s	space is i	needed, copy the Addition	•	mber the entries, and attach it to t	•		
name	and case	number (if known).					
1. [-	reditors have claims s		•			
	No. C	Check this box and subn	nit this form to the court	with your other schedules. You have	e nothing else to rep	ort on this form.	
[✓ Yes.	Fill in all of the informatio	n below.				
Part '	1: List	All Secured Claims					
2.	List all s	secured claims. If a credi	tor has more than one se	cured claim, list the creditor	Column A	Column B	Column C
	separate	ly for each claim. If more t	han one creditor has a pa	rticular claim, list the other creditors	Amount of claim	Value of	Unsecured
	in Part 2 name.	. As much as possible, list	the claims in alphabetica	I order according to the creditor's	Do not deduct the	collateral	portion
	mame.				value of collateral.	that supports this claim	If any
2.1	GM Fina	ncial	Describe the propert	y that secures the claim:	\$14,436.00	\$8,025.00	\$6,411.00
	Creditor's		2015 Chrysler 200	y that secures the claim.			
	PO 183834 Number Street			e, the claim is: Check all that apply.			
			. Contingent				
	Arlingto	n TX 76096	Unliquidated				
	City	State ZIP Code es the debt? Check one.	Disputed				
		tor 1 only	Nature of lien. Check	all that apply.			
		tor 2 only	✓ An agreement you	made (such as mortgage or secured			
	Deb	tor 1 and Debtor 2 only	car loan)	, 5 5			
	At le	east one of the debtors	Statutory lien (suc	n as tax lien, mechanic's lien)			
		another	Judgment lien from	n a lawsuit			
		ck if this claim relates community debt	Other (including a	right to offset)			
	Date de incurred	bt was 12/2016	Last 4 digits of accor	unt number 8304			
2.2	OVERLN Creditor's	ID BOND Name	Describe the propert	y that secures the claim:	\$12,899.00	\$5,600.00	\$7,299.00
	4701 W	FULLERTON	2014 Ford Fusion				
	Numb	er Street	_	e, the claim is: Check all that apply.			
			Contingent				
	CHICAG	O IL 60639 State ZIP Code	Unliquidated				
	,	es the debt? Check one.	Disputed				
	Deb	tor 1 only	Nature of lien. Check	all that apply.			
	=	tor 2 only	An agreement you car loan)	made (such as mortgage or secured			
		tor 1 and Debtor 2 only		n as tax lien, mechanic's lien)			
		east one of the debtors another	Judgment lien from	•			
		ck if this claim relates	Other (including a				
	to a	community debt bt was <u>8/2015</u>	Last 4 digits of accou	5100			
	incurred	1					

here:

\$27,335.00

Add the dollar value of your entries in Column A on this page. Write that number

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Debtor 1 Je			Capps	Case n	umber (if known)		
Fi		/liddle Name	Last Name				
Part:1	Additional Page After listing any entries on t 2.4, and so forth.	this page, numbe	er them beginning with 2.0	3, followed by	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Plan City Who	State ZIP Code owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Washer/Dryer As of the date Contingent Unliquidate Disputed Nature of lien. An agreem car loan) Statutory lie Judgment Other (include)	you file, the claim is: Che t	ck all that apply.		\$500.00	\$0.00
	Add the dollar value of you here:	ur entries in Col	umn A on this page. Write	that number	\$400.00		
	If this is the last page of y Write that number here:	our form, add th	e dollar value totals from	all pages.	\$27,735.00		

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Debtor 1	Jennifer		Capps	
	First Name	Middle Name	Last Name	
Debtor 2	Lenard	E	Brown	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)	-		(Grais)	

П	Check	if	this	is	an	amended	filina

claim

amount

amount

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

1.	Do any creditors have priority unsecured claims against you?			
	No. Go to Part 2.			
	Yes.			
2.	List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor sep listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two precontinuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	both priority	and nonprior	ity amounts.
		Total	Priority	Nonpriority

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Debtor 1 Jennifer Capps Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 **CBCS** \$1,050.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/2016 Po Box 164089 Number Street As of the date you file, the claim is: Check all that apply. Contingent 43216 Columbus Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only **V** Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: 10 **✓** No Other. Specify PEOPLES GAS Yes CERTIFIED SERVICES INC 4.2 \$148.00 Last 4 digits of account number Nonpriority Creditor's Name 1733 WASHINGTON ST STE 2 When was the debt incurred? 11/2016 Street Number As of the date you file, the claim is: Check all that apply. Contingent WAUKEGAN 60085 Illinois Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No PAYMENT DATA Other. Specify Yes City of Chicago - Parking and red Light Tickets 4.3 \$10,000.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60680 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? No Yes

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Debtor 1 Jennifer Capps Case number (if known)
First Name Middle Name Last Name

After listing any entries on this page, number them beginn	ning with 4.5, followed by 4.6, and so forth.	Total claim	
A CREDIT MANAGEMENT LP Nonpriority Creditor's Name PO Box 118288 Number Street	Last 4 digits of account number 5169 When was the debt incurred? 3/2015 As of the date you file, the claim is: Check all that apply.	\$1,142.00	
Carrollton Texas 75011 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No □ Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: WOW Other. Specify INTERNET CABLE PHONE 1		
CREDIT ONE BANK NA Nonpriority Creditor's Name PO BOX 98875 Number Street LAS VEGAS Nevada 89193 City State Zip Code Who incurred the debt? Check one. Debtor 1 only	Last 4 digits of account number 3327 When was the debt incurred? 11/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$302.00	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard 		
CREDIT ONE BANK NA Nonpriority Creditor's Name PO BOX 98875 Number Street LAS VEGAS Nevada 89193 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Last 4 digits of account number 3327 When was the debt incurred? 11/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or disperse that you did not proof to priority doing.	\$384.00	
 At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No 	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard		

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Debtor 1 Jennifer Capps Case number (if known)
First Name Middle Name Last Name

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim	
4.7	ERC Nonpriority Creditor's Name PO Box 57547 Number Street	Last 4 digits of account number 4370 When was the debt incurred? 5/2012 As of the date you file, the claim is: Check all that apply.	\$376.00	
	Jacksonville Florida 32241 City State Zip Code Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? □ Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL CREDITOR: 11 Other. Specify SPRINT		
4.8	FED LOAN SERV Nonpriority Creditor's Name 400 Maryland Ave SW Number Street	Last 4 digits of account number 0005 When was the debt incurred? 3/2013 As of the date you file, the claim is: Check all that apply.	\$7,605.00	
	Washington District of Columbia 20202 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 		
	Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ✓ Yes	Debts to pension or profit-sharing plans, and other similar debts Other. Specify		
4.9	FED LOAN SERV Nonpriority Creditor's Name 400 Maryland Ave SW Number Street	Last 4 digits of account number 0007 When was the debt incurred? 11/2013 As of the date you file, the claim is: Check all that apply.	\$6,725.00	
	Washington District of Columbia 20202 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans 		
	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify		

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Debtor 1 Jennifer Capps Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 FED LOAN SERV \$4,940.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2013 400 Maryland Ave SW Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington District of Columbia 20202 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.11 FED LOAN SERV \$4,448.00 Last 4 digits of account number 0002 Nonpriority Creditor's Name 400 Maryland Ave SW When was the debt incurred? 9/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington District of Columbia 20202 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes FED LOAN SERV 4.12 \$3,800.00 Last 4 digits of account number Nonpriority Creditor's Name 400 Maryland Ave SW When was the debt incurred? 9/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent District of Columbia 20202 Washington Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No Yes

Is the claim subject to offset?

Other. Specify

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Debtor 1 Jennifer Capps Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 FED LOAN SERV \$3,800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/2013 400 Maryland Ave SW Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington District of Columbia 20202 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.14 FED LOAN SERV \$1,871.00 Last 4 digits of account number 0009 Nonpriority Creditor's Name 400 Maryland Ave SW When was the debt incurred? 7/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington District of Columbia 20202 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes FED LOAN SERV 4.15 \$1,365.00 Last 4 digits of account number Nonpriority Creditor's Name 400 Maryland Ave SW When was the debt incurred? 7/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent District of Columbia 20202 Washington Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

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Debtor 1 Jennifer Capps Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 FED LOAN SERV \$1,082.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/2013 400 Maryland Ave SW Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington District of Columbia 20202 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.17 FED LOAN SERV \$7,605.00 Last 4 digits of account number 0005 Nonpriority Creditor's Name 400 Maryland Ave SW When was the debt incurred? 3/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington District of Columbia 20202 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes FED LOAN SERV 4.18 \$6,725.00 Last 4 digits of account number Nonpriority Creditor's Name 400 Maryland Ave SW When was the debt incurred? 11/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent District of Columbia 20202 Washington Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

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Debtor 1 Jennifer Capps Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 FED LOAN SERV \$4,940.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2013 400 Maryland Ave SW Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington District of Columbia 20202 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.20 FED LOAN SERV \$4,448.00 Last 4 digits of account number 0002 Nonpriority Creditor's Name 400 Maryland Ave SW When was the debt incurred? 9/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington District of Columbia 20202 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes FED LOAN SERV 4.21 \$3,800.00 Last 4 digits of account number Nonpriority Creditor's Name 400 Maryland Ave SW When was the debt incurred? 9/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent District of Columbia 20202 Washington Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

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Debtor 1 Jennifer Capps Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 FED LOAN SERV \$1,871.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2014 400 Maryland Ave SW Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington District of Columbia 20202 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.23 FED LOAN SERV \$1,365.00 Last 4 digits of account number 8000 Nonpriority Creditor's Name 400 Maryland Ave SW When was the debt incurred? 7/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent Washington District of Columbia 20202 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes FED LOAN SERV 4.24 \$1,081.00 Last 4 digits of account number Nonpriority Creditor's Name 400 Maryland Ave SW When was the debt incurred? 3/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent District of Columbia 20202 Washington Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Yes

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Debtor 1 Jennifer Capps Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 FIRST PREMIER BANK \$524.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 12/2014 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.26 FIRST PREMIER BANK \$442.00 Last 4 digits of account number 7857 Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 10/2012 Number Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes HERTG ACCPT 4.27 \$6,485.00 Last 4 digits of account number Nonpriority Creditor's Name 1420 S MICHIGAN When was the debt incurred? 8/2013 Number As of the date you file, the claim is: Check all that apply. Contingent SOUTH BEND 46556 Indiana Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No Yes

Is the claim subject to offset?

Other. Specify _

39 Automobile

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Debtor 1 Jennifer Capps Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 Illinois Tollway \$6,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify __ Other Is the claim subject to offset? **✓** No Yes 4.29 \$245.00 JEFFERSON CAPITAL SYST 7003 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 3/2016 16 MCLELAND RD Number As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD 56303 Minnesota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes **OPPITY FIN** 4.30 \$915.00 8863 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2017 11 E Adams # 501 Number As of the date you file, the claim is: Check all that apply. Contingent 60603 Chicago Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ 9 InstallmentLoan Is the claim subject to offset? **✓** No

Yes

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Capps Debtor 1 Jennifer __ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 US Cellular \$200.00 Last 4 digits of account number Nonpriority Creditor's Name Dept 0205 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60055 Palatine Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes 4.32 Wow Internet & Cable \$300.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? PO Box 63000 n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Colorado Springs Colorado 80962 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No

Yes

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Deb	otor 1 Jennifer First Name		Middle Name	Capps Last Name	Case number (if known)
Part	13: List Others	to Be Notified A	About a Debt Tha	at You Already Liste	ed
	collection agenc collection agenc creditors here. If	collection agency is trying to collect from you for a del collection agency here. Similarly, if you have more tha creditors here. If you do not have additional persons to HARRIS & HARRIS LTD		ebt you owe to someo an one creditor for an	for a debt that you already listed in Parts 1 or 2. For example, if a one else, list the original creditor in Parts 1 or 2, then list the ny of the debts that you listed in Parts 1 or 2, list the additional debts in Parts 1 or 2, do not fill out or submit this page.
	HARRIS & HARRIS	SLTD		On which entr	y in Part 1 or Part 2 did you list the original creditor?
	111 W JACKSON BLVD S-400			Line 4.3	of (Check Part 1: Creditors with Priority Unsecured Claims
	Number Street	t 			one): Part 2: Creditors with Nonpriority Unsecured Claims
	CHICAGO	Illinois	60604	Last 4 digits o	of account number
	City	State	Zip Code		

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Debtor 1 Jennifer Capps Case number (if known)

First Nar	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purposes o
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
Total claims	6f. Student loans	6f.	\$67,471.00
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$28,513.00
	6j. Total. Add lines 6f through 6i.	6j.	\$95,984.00

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Fill in this infor	rmation to identify your ca	ase:		
Debtor 1	Jennifer		Capps	
	First Name	Middle Name	Last Name	
Debtor 2	Lenard	Е	Brown	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number			(,	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

kno	vn). Answer every question.
1.	Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)
	✓ No
	Yes
2.	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
	No. Go to line 3.
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
	─ ✓ No
	Yes. In which community state or territory did you live? Fill in the name and current address of that person.
	Name of your spouse, former spouse, or legal equivalent
	Number Street
	City State Zip Code
3.	In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.
	Column 1: Your codebtor Column 2: The creditor to whom you owe the debt
	Check all schedules that apply:

	Case 17-218	79 Doc 1	Filed 07/22/17 Document	Entered Page 41	d 07/22/17 of 81	13:13:17	Desc M	ain
Fill in this info	ormation to identify	your case:		9				
Debtor 1 Debtor 2 (Spouse, if filing)	Jennifer First Name Lenard	Middle N E Middle N	Brown			ck if this is: An amended t	filing	
	Bankruptcy Court for	Northern	District of Illin	-	_	A supplement	showing post- of the following	-petition chapter 13 date:
	orm 106l e I: Your Inc	come						12/15
spouse. If mo number (if kn		, attach a separa y question.	ted and your spouse te sheet to this form					
attach a se		Employment state	Not Em		Supervisor	Employ Not Em		
self-employ	art time, seasonal, or Employer's name		ess 325 W Adar	Susana Mendoza - State of Illinois 325 W Adams St Number Street			Rolling Frito-Lay Sales, LP 7701 Legacy Dr Number Street	
or nomema	inei, ii it applies.	How long employ there?	Springfield City	Illinois State	62704 Zip Code	Plano City	Texas State	75024 Zip Code
Part 2: Giv	e Details About M	Ionthly Income	•					

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would

For Debtor 2 or For Debtor 1 non-filing spouse \$4,556.57 \$2,901.25

3. Estimate and list monthly overtime pay.

+ \$0.00

+ \$0.00 \$2,901.25

4. Calculate gross income. Add line 2 + line 3.

\$4,556.57

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Debtor 1 Jennifer First Name Middle Name		Case number (if				
riist name iviidule name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse			
Copy line 4 here	→ 4	\$4,556.57	\$2,901.25			
5. List all payroll deductions:						
5a. Tax, Medicare, and Social Security deductions	5a	\$862.38	\$698.36			
5b. Mandatory contributions for retirement plans	5b.	\$387.31	\$0.00			
5c. Voluntary contributions for retirement plans	5c	\$0.00	\$0.00			
5d. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00			
5e. Insurance	5e.	\$273.76	\$0.00			
5f. Domestic support obligations	5f	\$0.00	\$0.00			
5g. Union dues	5g	\$0.00	\$0.00			
5h. Other deductions. Specify:	5h. + _	\$0.00 +	\$0.00			
6. Add the payroll deductions. Add lines $5a+5b+5c+5d+5e+5h$.	+5f + 5g 6	\$1,523.45	\$698.36			
7. Calculate total monthly take-home pay. Subtract line 6 from li	ine 4. 7. <u> </u>	\$3,033.12	\$2,202.89			
8. List all other income regularly received:						
8a. Net income from rental property and from operating a business, profession, or farm						
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, at the total monthly net income.	nd 8a.	\$0.00	\$0.00			
8b. Interest and dividends	8b.	\$0.00	\$0.00			
8c. Family support payments that you, a non-filing spouse, of dependent regularly receive	or a					
Include alimony, spousal support, child support, maintenand divorce settlement, and property settlement.	e, 8c. <u>-</u>	\$0.00	\$0.00			
8d. Unemployment compensation	8d	\$0.00	\$0.00			
8e. Social Security	8e	\$0.00	\$0.00			
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:		\$0.00	\$0.00			
8g. Pension or retirement income	8g.	\$0.00	\$0.00			
8h. Other monthly income. Specify: Pro-Rated Tax Refund	8h. +	\$252.25 +	\$618.75			
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	g + 8h. 9.	\$252.25	\$618.75			
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	spouse 10.	\$3,285.37 +	\$2,821.64	\$6,107.01		
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.						
Specify:			11.	+ \$0.00		
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Symmetry of Schooly log and Statistical Symmetry of Costain Liabilities and Related Data if it applies. \$6.107.0						
Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income						
13. Do you expect an increase or decrease within the year after No. Yes. Explain:	er you file this form?					

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		Doct	iment Page 43 of 83	_	
Fill in this infor	mation to identif	y your case:			
Debtor 1	Jennifer		Capps		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2	Lenard	E	Brown		20
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ig
United States E	Bankruptcy Court	for the: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	
Official	Form 10	<u>16J</u>			
Schedul	e J: Your	Expenses			12/15
information. If		as possible. If two married people a eeded, attach another sheet to this ion.			
Part 1: Des	cribe Your Ho	usehold			
1. Is this a joi	nt case?				
No. Go	to line 2				
Yes. D	oes Debtor 2 liv	e in a separate household?			
E	✓ No				
	Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Debi	for 2.	
2. Do you hav	e dependents?	☐ No			
Do not list Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	10 years	No. ✓ Yes.
			Child	8 years	Yes. No.
			Child	5 years	Yes. No.
					✓ Yes.
	penses include f people other	✓ No			
than	d vour	Yes			
yourself an dependents	-				
Part 2: Esti	mate Your On	going Monthly Expenses			
	of a date after th	your bankruptcy filing date unless y ne bankruptcy is filed. If this is a sup			
	•	h non-cash government assistance luded it on Schedule I: Your Income	-		Your expenses
	l or home owner or the ground or l	rship expenses for your residence. In ot. 4.	nclude first mortgage payments and		\$1,150.00
-	uded in line 4:				٦.
	state taxes				4a \$0.00
					45.50

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

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Debtor 1 Jennifer Capps Case number (if known)
First Name Middle Name Last Name

First Name Wilder Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$400.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$450.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$1,200.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$400.00
10. Personal care products and services	10.	\$350.00
11. Medical and dental expenses	11.	\$257.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$400.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$300.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property		\$0.00
20b. Real estate taxes.	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, or renter's insurance		
20d. Maintenance, repair, and upkeep expenses.	20c 20d	\$0.00 \$0.00
20e. Homeowner's association or condominium dues		
200. Holling in a appointment of controllinating data	20e	\$0.00

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First Name Middle Name Last Name 21. Other. Specify: 22. Calculate your monthly expenses. 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?
22. Calculate your monthly expenses. 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly expenses or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? Yes
22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? Vo
22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? Vo
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22 above. 23b. Copy your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? Ves
22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? Yes
23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$6,107.0 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly net income. 23c. The result is your monthly net income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23d. \$6,107.0 \$1,200.0 23b. \$4,907.0 \$2c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 24c. Do you expect an increase or decrease in your expenses within the year of do you expect your monthly income. 24c. Do you expect an increase or decrease in your expenses within the year of
23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$6,107.0 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? ✓ No ☐ Yes
23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes
The result is your monthly net income. 23c 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes
The result is your monthly net income. 23c 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Yes
Explain here:

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Fill in this infor	rmation to identify your ca	ase:		
Debtor 1	Jennifer		Capps	
	First Name	Middle Name	Last Name	
Debtor 2	Lenard	Е	Brown	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number			(,	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Jennifer Capps	✗ /s/ Lenard Brown
	Signature of Debtor 1	Signature of Debtor 2
	Date 7/22/2017	Date 7/22/2017
	MM/DD/YYYY	MM/DD/YYYY

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					Docur	nent P	age 47 of 81		
Fill in	this infor	mation to ide	entify your o	case:					
Debt	or 1	Jennifer First Name		Middle	Name	Capps Last Name			
Debt (Spou	or 2 se, if filing)	Lenard First Name		E Middle	Name	Brown Last Name			
Unite	ed States E	Bankruptcy C	ourt for the:	Northern	Di	strict of Illinois (State)			
Case (If kno	number wn)								
Off	icial	Form	107						Check if this is ar amended filing
Sta	teme	nt of Fi	nancia	al Affairs t	or Indiv	iduals F	iling for Bank	ruptcy	04/10
infor	mation. I		ce is need	ed, attach a sep			gether, both are equa On the top of any add		
Part	1: Give	Details Al	oout Your	Marital Status	and Where	You Lived B	efore		
1.	What is	your curren	t marital st	atus?					
		rried married							
2.	During t	he last 3 ye	ars, have y	ou lived anywher	e other than v	vhere you live	now?		
	☐ No								
	✓ Yes	i. List all of th	ne places y	ou lived in the las	t 3 years. Do i	not include wh	nere you live now.		
	Deb	otor 1:			Dates Debi	tor 1 lived	Debtor 2:		Dates Debtor 2 lived there
							Same as Debtor 1		Same as Debtor 1
	109	51 S Vernon							
	Nur	nber Street			From	2015	Number Street		From
		cago	Illinois	60628			Oit. Otata	7in Cada	
	City		State	Zip Code			City State Same as Debtor 1	Zip Code	Same as Debtor 1
	Nur	nber Street			From		Number Street		From
					To				To

City

State

Zip Code

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

City

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states

and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

State

Zip Code

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Debtor 1 Jennifer Capps Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$39570.36 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$81000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$73000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Capps Debtor 1 Jennifer __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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tor 1	Jennifer			Ca	apps	Case number	(if known)
	First Name		Middle Name	La	st Name		
Insi con age	ders include your porations of whic	relatives; and the relatives; ar	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
Ш	Yes. List all pay	ments to	an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
-	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Jennifer Capps Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2015 Chrysler 200 07/2017 \$0 GM Financial Creditor's Name Explain what happened PO 183834 Number Street Property was repossessed. Property was foreclosed. Arlington 76096 Texas Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed.

City

Property was garnished.

Property was attached, seized, or levied.

Zip Code

State

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Debt	tor 1 Jennifer	Capps	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		pank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
	Tes. I ill ill the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a	ny of your property in the	possession of an assignee for the benefit o	f creditors, a court-
	appointed receiver, a custodian, or another official			ŕ
	✓ No ✓ You			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Jennifer	Capps	Case number (if known)	
	First Name Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·	
I. Wit	hin 2 years before you filed for bankruptcy,	did you give any gifts or contributions	with a total value of more than \$60	0 to any charity?
✓	No			
		o. High		
ш	Yes. Fill in the details for each gift or contrib	oution.		
	Gifts or contributions to charities	Describe what you contribute	d Date you	Value
	that total more than \$600		contributed	
	Charity's Name			
	Offairly 3 Name			
				
	Number Street	<u> </u>		
	Number Street			
	City State Zip Code			
	Only State Zip Gode			
rt 6·	List Certain Losses			
✓	No Yes. Fill in the details.			
	Describe the property you lost and how the loss occurred	Describe any insurance cover Include the amount that insuran pending insurance claims on line	ce has paid. List loss	Value of property lost
		A/B: Property.		
rt 7·	List Certain Payments or Transfers			
	ude any attorneys, bankruptcy petition preparer	ruptcy petition? s. or credit counseling agencies for servic	es required in your bankruptcy.	
	No	s, or credit counseling agencies for service	es required in your bankruptcy.	
			es required in your bankruptcy.	
□	No		roperty Date paymen or transfer	t Amount of payment
□	No Yes. Fill in the details.	Description and value of any p	roperty Date paymen or transfer was made	payment
□	No Yes. Fill in the details. Nohr, Alex	Description and value of any p	roperty Date paymen or transfer	
□	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave	Description and value of any p	roperty Date paymen or transfer was made	payment
□	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street Chicago Illinois 60643	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street Chicago Illinois 60643	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street Chicago Illinois 60643 City State Zip Code Email or website address	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street Chicago Illinois 60643 City State Zip Code	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street Chicago Illinois 60643 City State Zip Code Email or website address	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street Chicago Illinois 60643 City State Zip Code Email or website address	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of any p	roperty Date paymen or transfer was made	payment
	No Yes. Fill in the details. Nohr, Alex Person Who Was Paid 11101 S Western Ave Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	Description and value of any p	roperty Date paymen or transfer was made	payment

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Debto		Jennifer		Capps	Case n	number <i>(if known)</i>	1		
		First Name	Middle Name	Last Name					
ŀ	n elp Dor	you deal with your credito not include any payment or tr	ors or to make payme		ehalf p	oay or transfer a	any property to a	anyone	who promised to
L I	싁	No Yes. Fill in the details.							
				Description and value of any programmed	roperty	,	Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
t I	he nclu	ordinary course of your bu	siness or financial affo nd transfers made as se	curity (such as the granting of a secu	_				
٠				Description and value of prope transferred	rty	Describe any payments recin exchange	property or eived or debts p	oaid	Date transfer was made
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code						
k	en The	eficiary? se are often called asset-prot		you transfer any property to a sel	f-settle	ed trust or simil	ar device of wh	ich you	are a
[]	Yes. Fill in the details.		Description and value of the p	propert	ty transferred			Date transfer was made
		Name of trust							

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Capps Debtor 1 Jennifer _ Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number

City

State

State

Zip Code

City

Zip Code

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Capps Debtor 1 Jennifer _ Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Jennifer			Capps	Case n	umber <i>(if k</i>	nown)		
		First Name	Middl	e Name	Last Name					
26.	Hav	e you been a party	y in any judicial o	r administrative	e proceeding under	any environmenta	I law? Inc	lude settlements and	d orders.	
	✓	No								
		Yes. Fill in the det	ails.							
				Cou	rt or agency		Nature of	the case		Status of the case
		Case title								Pending
					rt Name					On appeal
		Case number		Num	berStreet					Concluded
				City	State	Zip Code				
Part	11:	Give Details Ab	oout Your Busin	ess or Conne	ections to Any Bus	siness				
27.	With	nin 4 years before	you filed for bank	ruptcy, did you	own a business or l	have any of the fol	lowing co	nnections to any bus	siness?	
		A sole propri	etor or self-emplo	wed in a trade	profession, or other	activity either full-	time or na	art-time		
			-	-	or limited liability pa		urio oi pe			
		A partner in a		company (LLC)	or intrited liability pa	rulership (LLF)				
		ш .		avaavtiva af	a a awa awatian					
			rector, or managir	_						
		An owner of a	at least 5% of the	voting or equity	y securities of a corp	oration				
	V	No. None of the a	above applies. Go	to Part 12.						
	Ħ	Yes. Check all tha	at apply above ar	nd fill in the deta	ails below for each b	usiness.				
	_				Describe the natu	re of the business		Employer Identification	tion num	ber Do not
								include Social Secu		
								EIN:		
		Business Name								
		Number Street						Dates business exis	ted	
		City	State Z	ip Code	Name of accounta	int or bookkeeper		Erom To		
		Oity		ip codo				From To	•	
					Describe the natu	re of the husiness		Employer Identification	tion num	her Do not
								include Social Secu		
		Business Name						EIN:		
		Number Street						Dates business exis	ted	
					Name of accounta	nt or bookkeeper				
		City	State Z	ip Code				From To		
					Describe the natu	ro of the business		Employer Identification	tion num	har Do not
					Describe the natu	re of the business		include Social Secu		
		Duain and Name						EIN:		
		Business Name								
		Number Street			Name of accounta	int or bookkeener		Dates business exis	ted	
		City	State Z	ip Code	or accounte	or bookkeeper		From To		
		-							-	<u>—</u>

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Debt	tor 1 Jennifer	Capps	Case number (if known)
	First Name Middle Name	Last Name	
28.	Within 2 years before you filed for bankruptcy, did you creditors, or other parties. No Yes. Fill in the details below.	ı give a financial statemen	t to anyone about your business? Include all financial institutions,
		Date issued	
		Dute Issueu	
	Name	MM/DD/YYYY	
	Number Street		
	-		
	City State Zip Code		
Part	12: Sign Below		
tı	rue and correct. I understand that making a false stat	ement, concea ^l ling propert r imprisonment for up to 2	nts, and I declare under penalty of perjury that the answers are cy, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Jennifer Capps		/s/ Lenard Brown
	Signature of Debtor 1		Signature of Debtor 2
	Date 7/22/2017		Date 7/22/2017
D	Did you attach additional pages to Your Statement of F	inancial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?
_	✓ No		
Ŀ	兰		
L	Yes		
D	Did you pay or agree to pay someone who is not an atte	orney to help you fill out ba	ankruptcy forms?
Γ.	✓ No		
	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice,
L			Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distri	ICT OT IIIINOIS				
n re	Jennifer Capps ; Lenard E B	rown	Case No.				
	Debtor		2 1	(If known)			
			Chapter	Chapter 13			
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR			
1	 Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf 	year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services			
	For legal services, I have agreed to ac	:cept		\$4,000.00			
	Prior to the filing of this statement I h	nave received		\$350.00			
	Balance Due			\$3,650.00			
2	. The source of the compensation paid	I to me was:					
	✓ Debtor	Other (specify))				
3	. The source of the compensation paid	I to me is:					
	✓ Debtor	Other (specify))				
4	I have not agreed to share the ab members and associates of my la		on with any other person unless the	y are			
		v firm. A copy of the agreem	with a other person or persons who a nent, together with a list of the name				
5	. In return for the above-disclosed fee, a. Analysis of the debtor's finan bankruptcy;	-	al service for all aspects of the bank g advice to the debtor in determining	•			
	b. Preparation and filing of any	petition, schedules, stateme	ents of affairs and plan which may b	pe required;			
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and any a	adjourned hearings thereof;			
	d. Representation of the debtor	in adversary proceedings ar	nd other contested bankruptcy matt	ers;			
6	. By agreement with the debtor(s), the	above-disclosed fee does n	ot include the following services:				
		CERTIFIC	CATION				
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agreeme	ent or arrangement for payment to m	ne for representation of the			
	7/22/2017		/s/ Kashwal Kaur				
	Date Signature of Attorney						
			Semrad Law Firm				
			Name of law firm				

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$428.52
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$118.52 for expenses, leaving a balance due of \$4,078.52
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	//22/2017	
Signed:		
/s/ Jenni	ifer Capps	
/s/ Lenard Brown		/s/ Kashwal Kaur
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Capps, Jennifer ; Brown, Lenard E	_ Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICATION	ON OF CREDITOR MA	TRIX
T nowledge	he above named Debtors hereby verify that the.	he attached list of creditors is	true and correct to the best of their
ate:	7/22/2017	/s/ Capps, Jen	nifer
		Capps, Jennife Signature of Do	
		/s/ Brown, Len	ard E
		Brown, Lenard Signature of Jo	

GM Financial ATT: Mandy Youngblood PO Box 183853 Arlington, TX, 76096

OVERLND BOND 4701 W FULLERTON CHICAGO, IL, 60639

FED LOAN SERV 400 Maryland Ave SW Washington, DC, 20202

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN, 56303

Rent a Center (Corporate) 5501 Headquarters Drive Plano, TX, 75024

Illinois Tollway PO Box 5544 Chicago, IL, 60680

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654 Wow Internet & Cable PO Box 63000 Colorado Springs, CO, 80962

US Cellular Dept 0205 Palatine, IL, 60055

HERTG ACCPT 1420 S MICHIGAN SOUTH BEND, IN, 46556

CBCS Po Box 164089 Columbus, OH, 43216

OPPITY FIN 11 E Adams # 501 Chicago, IL, 60603

ERC PO Box 57547 Jacksonville, FL, 32241

CERTIFIED SERVICES INC 1733 WASHINGTON ST STE 2 WAUKEGAN, IL, 60085

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$428.52
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$118.52 for expenses, leaving a balance due of \$4,078.52
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 7/21/2017

Signed:

/s/ Jennifer Capps

/s/ Lenard Brown

Debtor(s)

/s/ Kashwal Kaur

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Jennifer First Name	Middle Name	Capps Last Name	_ Case number (if known) _	
	uestions for Reporting Purpose	· · · · · · · · · · · · · · · · · · ·		
16. What kind of debts do you have?	16a. Are your debts primaril "incurred by an individua No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primaril money for a business or No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts y	al primarily for a person y business debts? Bus investment or through	al, family, or household siness debts are debts to the operation of the bu	d purpose." hat you incurred to obtain isiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.	r 7. Do you estimate that	after any exempt propert distribute to unsecured ci	y is excluded and administrative reditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	0	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?20. How much do you	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million \$0-\$50,000		-\$50 million -\$100 million 01-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion \$500,000,001-\$1 billion
estimate your liabilities to be?	\$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,001 \$50,000,001		\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I have everyined this potition as			
·	I have examined this petition, ar correct. If I have chosen to file under Ch of title 11, United States Code. under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance with understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1 /s/Jennifer Capps Signature of Debtor 1 Executed on 7/21/2017	apter 7, I am aware that I understand the relief and I did not pay or agree ned and read the notice the the chapter of title 1 the chapter of t	t I may proceed, if eligible available under each choto pay someone who is required by 11 U.S.C. of 1, United States Code, perty, or obtaining monap to \$250,000, or improved by 1,5/Lenard Brown Signature of Debtor	ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed a not an attorney to help me fill § 342(b). specified in this petition. ey or property by fraud in isonment for up to 20 years, or
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			•	
Fill in this info	ormation to identify your c	ase:		
Debtor 1	Jennifer		Capps	
Dahta - O	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	Lenard First Name	E Middle Name	Brown Last Name	_
United States	Popler into Count to the			
Officed States	Bankruptcy Court for the:	Northern	_ District of Illinois (State)	_
Case number			(Glale)	
Official	Form 106De	<u>C</u>		Check if this is amended filing
Declarat	ion About an	ndividual Debt	or's Schedules	12/1
two married	people are filing together	er, both are equally respor	nsible for supplying correct i	nformation.
J.S.C. §§ 152, Part 1: Sigr	1041, 1019, and 3571.		1	250,000, or imprisonment for up to 20 years, or both. 18
Did you p	ay or agree to pay some	one who is NOT an attorne	ey to help you fill out bankru	iptcy forms?
⊘ No			, , , , , , , , , , , , , , , , , , , ,	proy tollino.
	Name of person		Attach Bankruptcy Petil	ition Preparer's Notice, Declaration, and
			Signature (Official Form	7 (19).
Under per	nalty of perjury, I declare are true and ∕correct.	that I have read the sum	nary and schedules filed wit	h this declaration and
	/ \	1 1		\mathcal{A} \mathcal{A}
/s/ Jenni		MOV (DDR)	🗶 /s/ Lenard	Brown Z
Signature o	if Debtor 1	Mr11	Signature of	Debtor 2

Date 7/21/2017

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Date 7/21/2017

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Debtor 1	1 Jennifer		Capps	Case number (if known)
	First Name	Middle Name	Last Name	
28. Wit	thin 2 years before y editors, or other part	ou filed for bankruptcy, did ies.	you give a financial staten	nent to anyone about your business? Include all financial institutions
	No Yes. Fill in the deta	ils below.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	City	State Zip Code		
Part 12:	Sign Below			
true	anu correct. I ungers	stand that making a false si	tatement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		ennifer Capps	Oly Capps	/s/ Lenard Brown Signature of Debtor 2
	Date 7/2	11/2017		Date 7/21/2017
Did y	ou attach additional	pages to Your Statement	of Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
☑ ▷	vo Ves			
Did yo	ou pay or agree to pa	ay someone who is not an a	ttorney to help you fill out	bankruptcy forms?
V N	10			
П	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Capps, Jennifer; Brown, Lenard E	Case No	
	Debtor(s)	Case NO.	
		Chapter.	Chapter13
	VERIFICATION	OF CREDITOR MA	TRIX
T knowledg	he above named Debtors hereby verify that the a e.	attached list of creditors is t	rue and correct to the best of their
Date:	7/21/2017	/s/ Capps, Jenn Capps, Jennifer Signature of Del	January Super
		/s/ Brown, Lena Brown, Lenard E Signature of Join	E

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Deb	otor 1	Jennifer		Capps		Cone number of	
		First Name	Middle Name	Last Name		Case number (if known)	
16.	Ca	lculate the median fa	mily income that applies to	you. Follow these	steps:	the control of the co	and the second of the second o
	16	a. Fill in the state in whi	ch you live.	Illinois			
	16	o. Fill in the number of _l	people in your household.	5			
	160	household	ily income for your state and s	Ť	o find a list	of applicable median income amounts, go onl	\$99,616.00
17	Lia.	using the link specifie	ed in the separate instructions	for this form. This I	list may also	of applicable median income amounts, go only be available at the bankruptcy clerk's office.	me
١,,		w do the lines compar					
	17a	under 11 U.S.C.	han or equal to line 16c. On tl <i>§ 1325(b)(3)</i> . Go to Part 3. D	ne top of page 1 of o NOT fill out <i>Calc</i>	f this form, culation of D	check box 1, <i>Disposable income is not detern</i> Disposable Income (Official Form 122C-2).	nined
	17b	0.0.0. 3 102010/	than line 16c. On the top of μ (3). Go to Part 3 and fill out current monthly income from !	Calcillation of Di-	, check box sposable i r	c 2, <i>Disposable income is determined under 11</i> ncome (Official Form 122C-2). On line 39 of	r that
Part	3:	Calculate Your Cor	nmitment Period Under	11 U.S.C. §132	5(b)(4)		
			nonthly income from line 11				\$6,005,25
19.		polica dilaci	11 0.0.0. § 1025(b)(4) anows	you to deduct part	use is not fil t of your spe	ling with you, and you contend that calculating ouse's income, copy the amount from line 13	
	19a.	. If the marital adjustme	nt does not apply, fill in 0 on I	ine 19a,			-\$0.00
	19b.	. Subtract line 19a fro	m line 18.				\$6,005.25
20.	Calc	culate your current me	onthly income for the year.	Follow these steps:	:		φ0,003.23
	20a.	Copy line 19b.	· Survey of the control of the contr				\$6,005.25
		Multiply by 12 (the nur	mber of months in a year).				x 12
	20b.	The result is your curre	ent monthly income for the yea	ar for this part of the	e form.		\$72,063.00
			y income for your state and si	ze of household fro	om line 16c.		\$99,616.00
21.		do the lines compare					
		Line 20b is less than lin commitment period is 3	e 20c. Unless otherwise order years. Go to Part 4.	ed by the court, on	the top of	page 1 of this form, check box 3, The	
		ine 20b is more than o 4, <i>The commitment pe</i> r	r equal to line 20c. Unless oth <i>iod is 5 years.</i> Go to Part 4.	erwise ordered by	the court, o	on the top of page 1 of this form, check box	
Part 4	s	ign Below					
	Е	By signing here, I declare	e under penalty of perjury that	the information on	this statem	nent and in any attachments is true and correc	
			\bigcap		ano otatori	and correct and an any adjacnments is true and correct	τ,
		/s/ Jennifer Capp Signature of Debtor	<u> </u>	IRI		enard Brown 7	was .
		Data 7/04/0245		• 1	olynalun	e of Deptof 2	
		Date 7/21/2017 \ MM/DD/YYYY	\mathcal{L}			<mark>/21/2017</mark> IM/DD/YYYY	

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14